



## Important message from South Carolina State Treasurer Curtis M. Loftis, Jr.

### Take the next step toward funding a dream Start a 529 day tradition

#### Step 1 Open a 529 plan account

By opening a Future Scholar account, you have already taken the most important step toward helping to fund your loved one's education.

#### Step 2 Make annual contributions on the child's birthday

Birthdays are a great time to contribute to a Future Scholar account. Be sure to remind friends and relatives that they too can play a special role in funding a child's education by contributing to your 529 plan account.

#### Step 3 Add a contribution each 529 Day (May 29)

Start your 529 Day tradition by making an additional contribution to your Future Scholar account.

The more you invest now, the less you'll worry about paying for college in the future.

### Future Scholar makes it easy to save. Automatic contributions make it even easier.

If you haven't already set up automatic contributions to your account, do it this 529 Day! By making regular contributions (typically monthly) to the account, you can potentially lower a beneficiary's total cost for college by thousands of dollars.

Automatic contributions today can mean lower loan payments tomorrow.



Sincerely,

**Curtis M. Loftis, Jr.**  
State Treasurer  
State of South Carolina



Make it a priority to contribute to your Future Scholar 529 Plan in 2015. Visit [treasurer.sc.gov/futurescholar](http://treasurer.sc.gov/futurescholar) or speak to a FutureScholar representative at **888.244.5674**.



Please consider the investment objectives, risks, charges and expenses associated with 529 plan investments before investing. Contact your financial advisor or visit [columbiathreadneedle.com/us](http://columbiathreadneedle.com/us) for a program brochure, which contains this and other important information about the plan. Read it carefully before investing. You should also consider, before investing, whether the investor's or designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program.

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